

## **Emotional Intelligence, Occupational Stress and Job Performance in the Romanian Banking System: A Case Study Approach**

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**Abstract.** *The research aims to analyze the relationships developed among emotional intelligence, occupational stress and employee performance in the financial banking sector. In other words, it aims to: (i) analyze the specialized literature regarding the concepts of emotional intelligence, occupational stress and job performance; (ii) to measure employees' emotional intelligence, occupational stress and work performance; and (v) to analyze the relationship established among the aforementioned variables (emotional intelligence, occupational stress, job performance). A quantitative approach is adopted and a case study strategy is employed due to the fact that the research focuses on investigating a phenomenon which is frequently encountered in the real context of today's organizations. Thus, a single-case study analysis is used and a survey based on a questionnaire is developed among 55 employees from the administration department of ING Bank Romania (Bucharest). The hypotheses are tested using partial least square - structural equations modeling and the results prove that in the Romanian banking institutions: (i) there is a negative relationship between employees' emotional intelligence and the occupational stress; and (ii) there is a positive relationship between emotional intelligence and job performance. These findings have both theoretical and practical implications. At the theoretical level, the present study extends the theory from the human resources management field by proposing a model for evaluating the relationships established among emotional intelligence, occupational stress and job performance in the Romanian banking financial system. At a practical level, it increases managers' understanding regarding the factors that influence employees' performance and it provides several strategic directions that could be taken into account for future improvement.*

**Keywords:** *emotional intelligence; occupational stress; job performance; banking sector; structural equation modeling.*

### **Introduction**

In the current socio-economic context, the human resource is a strategic resource regardless of an organization's nature. Nevertheless, the scholars from the human

resources management field focus either on its tangible contribution to the company's development or on its intrinsic characteristics. Those from the first category (Johari & Yahya, 2009; Rashmi, 2017) bring forward the importance of job performance and the ways in which this can be measured and stimulated, while those from the second category (Darvish & Nasrollahi, 2011; Zysberg, Orenshtein, Gimmon, & Robinson, 2017) focus on emotional intelligence and occupational stress, factors that can influence the value generated by each employee in the workplace.

Some authors situate themselves at the nexus between the two perspectives and analyze either the relationship between emotional intelligence and job performance (Miao, Humphrey, & Qian, 2017; Van Rooy & Viswesvaran, 2003) or the one between job performance and occupational stress (Hon & Chan, 2013; Kalyar, Shafique, & Ahmad, 2019). The former argues that emotional intelligence has a positive impact on an employee's performance, due to the mediated influence of job satisfaction; thus, they prove that on the one hand, people with a high level of emotional intelligence have higher levels of job satisfaction while on the other hand, those who have a high level of job satisfaction perform better at their job. The latter emphasizes that stress has a negative impact on employees' performance since it affects the work climate and labor productivity (O'Boyle, Humphrey, Pollack, Hawver, & Story, 2011; Scheneider, Lyons, & Khazon, 2013). Thus, emotional intelligence is one of the most important skills that can influence the level of occupational stress; Cameli (2003) states that an employee who is emotionally intelligent, is more optimistic and has the ability to change, adapt and manage stressful organizational situations, without being emotionally affected.

Although the three concepts are interrelated and particularly important for the banking sector, which must adapt continuously to the challenges that occur in the economic and technological environment, and to customers' demands and behaviors, the number of studies that focus on analyzing this relationship is limited. Thus, Ismail, Suh-Suh, Ajis, and Dollah (2009) demonstrate that emotional intelligence has a positive effect on occupational stress and job performance while Wu (2011) and Yozgat, Yurtkoru, and Bilginoglu (2013) argue that emotional intelligence moderates the relationship between the aforementioned variables (job stress, employees' performance). Based on these aspects, the purpose of the current research is to analyze the relationships established among emotional intelligence, occupational stress and job performance in the Romanian banking sector.

## **State of the art**

The relationship established between emotional intelligence and occupational stress is considered to be extremely powerful; as Lazarus (1999) mentions, emotions and stress are interdependent; where there is stress, there is an emotion. Thus, an individual with a high level of emotional intelligence has the ability to transform negative emotions into positive emotions and he/she feels motivated to work in stressful situations. At the same time, emotional intelligence facilitates organizational stress management; when stressful situations arise, the emotional intelligent employees have the ability to reduce the level of perceived stress and to control the situations they have to face.

According to data presented in Table 1, the studies developed in the last years bring forward the fact that emotional intelligence plays an important role in diminishing employees' stress. When an employee is aware of and understands the emotions of others, helps others when they feel bad and establishes good relationships in the workplace, the occupational stress diminishes at both individual and team level.

**Table 1. Comparative analysis of the studies that concentrate on the relationship established between emotional intelligence and occupational stress**

Author/-s (Year)	Particularities
Darvish and Nasrollahi (2011)	<ul style="list-style-type: none"> <li>- analyze the education sector;</li> <li>- use the emotional intelligence test designed by Swinburne University (SUEIT) and a questionnaire about the roles at work (ORQ);</li> <li>- demonstrate that there is a negative relationship between occupational stress and emotional intelligence.</li> </ul>
Belias, Koustelios, Koutiva, and Zournatzi (2013)	<ul style="list-style-type: none"> <li>- analyze the banking sector;</li> <li>- use the occupational stress scale designed by Cohen, Kamarck, and Mermelstein (1983) and the emotional intelligence test developed by Schutte et al. (1998);</li> <li>- bring forward that the level of occupational stress is higher among the employees who occupy leading positions in the organization;</li> <li>- demonstrate that occupational stress is influenced by employees' optimism and their ability to manage and use emotions in a positive way.</li> </ul>
Shukla and Srivastava (2016)	<ul style="list-style-type: none"> <li>- analyze the retail sector;</li> <li>- use the emotional intelligence scale, developed by Wong and Law (2002) and the stress at work scale, developed by Shukla and Srivastava (2015);</li> <li>- emphasize that the employees with a high level of emotional intelligence are able to resist to stressful situations.</li> </ul>

These results are complemented by Leon and Tănăsescu (2018) who analyze a Romanian banking institution and point out that emotional intelligence has a positive effect on reducing occupational stress. Thus, Leon and Tănăsescu (2018) argue that 63.10% of the occupational stress variation is determined by the emotional intelligence and its dimensions while 98% of the variation of the emotional intelligence is caused by its four dimensions, respectively: own emotions, the emotions of others, optimism and the use of emotions. Furthermore, they prove that if emotional intelligence increases with one unit, the occupational stress diminishes with 2.455 units (Leon & Tănăsescu, 2018).

Based on the aforementioned aspects, the following can be stated:

*H1: In Romanian banking institutions, there is a negative relationship between employees' emotional intelligence and occupational stress.*

Van Rooy and Viswesvaran (2003) proposed emotional intelligence as a factor that contributes significantly to the progressive increase in job performance. Their proposal was supported by the results of the studies published in recent years, in the international human resources literature (Table 2).

**Table 2. Comparative analysis of the studies that focus on the relationship established between emotional intelligence and job performance**

<b>Author/-s (Year)</b>	<b>Particularities</b>
Choerudin (2016)	<ul style="list-style-type: none"> <li>- analyze the banking sector;</li> <li>- use the emotional intelligence questionnaire, developed by Goleman (2000) and the questionnaire regarding the job performance, developed by Wayne, Shore, and Liden (1997);</li> <li>- demonstrate that emotional intelligence is positively correlated with job performance.</li> </ul>
Dhani and Sharma (2017)	<ul style="list-style-type: none"> <li>- analyze the information and technology sector;</li> <li>- use the emotional intelligence test, developed by Deepa and Krishnaveni (2011) and job performance inventory (JPI);</li> <li>- emphasize that emotional intelligence has a stronger impact on men performance (31.90%) than women (26.70%);</li> <li>- highlights the significant relationship that exists between emotional intelligence and employees' performance.</li> </ul>
Rezvani, Khosravi, and Ashkanasy (2018)	<ul style="list-style-type: none"> <li>- analyze the hydropower sector;</li> <li>- use the Emotional Intelligence Scale, developed by Wong and Law (2002) and the five items proposed by Hackman (1987) for evaluating employees' performance;</li> <li>- prove that there is a positive relationship between emotional intelligence and job performance.</li> </ul>

According to Rashimi (2017), emotions play a key role in employees' performance, especially in the workplaces where face-to-face interaction with the client is required. Thus, the employees who have a high level of emotional intelligence express their feelings in a positive manner and thus, maintain favorable interpersonal relationships in the workplace, which allows them to communicate and collaborate with team members in order to solve their tasks and to improve their performance in the workplace (Stephens & Cameli, 2016). On the other hand, according to Nasee, Chishti, Rahman, and Jumani (2011), the employees who have the ability to appreciate the emotions of others and at the same time adjust their own emotions, have a high level of trust and courage; they are determined, realistic and aim to continuously improve their results. These elements describe the Romanian banking system where the employees' performance depends on an objective and a subjective component; the former concentrates on how they perform their tasks (work/task performance) while the latter focuses on how they interact and communicate with the internal and external stakeholders (contextual performance).

Thus, given the aforementioned aspects, it can be stated that:

*H2: In the Romanian banking system, there is a positive relationship between emotional intelligence and job performance.*

According to Tihan and Ghiza (2002, p.25), occupational stress is a set of "physical and emotional responses, which appear when the demands in the workplace do not correspond to an individual's abilities, which can lead to the deterioration of the state of being healthy". Furthermore, Awad, Gichinga, and Ahmed (2015) state that the occupational stress has become a major problem for employees, especially in developing countries where employers do not realize the powerful impact that stress has on

employees' performance. Much of the decline in employee performance appears usually due to the physical or psychological barriers they face. Several researchers (Safaria, Othman, & Wahab, 2010; Sulksky & Smith, 2005) prove that occupational stress is an important organizational factor; it causes various behaviors at the workplace, such as absenteeism, reduced motivation, and reduced performance. In this regard, a clearer understanding of the factors that trigger occupational stress is needed in order to ensure a company's sustainable development and to increase employees' performance.

Luthans (2006) identifies two aspects regarding the relationship established between job performance and occupational stress, namely: (i) task performance is strongly influenced by stress and (ii) general performance decreases when occupational stress increases. According to Ratnawat and Jha (2014), occupational stress affects both employees' physical and mental health, which in turn influences the employees' performance. Thus, it can be argued that there is a negative correlation between occupational stress and employees' performance (Hon & Chan, 2013; Irawanto, Noermiyati, & Primasari, 2015; Kalyar et al., 2019).

Thus, the following statement can be made:

*H3: In the Romanian banking system, there is a negative relationship between occupational stress and job performance.*

Emotional intelligence can be correlated with occupational stress and job performance, having a positive effect on reducing stress and increasing employees' performance (Table 3). According to the theory of emotional intelligence, a person who is able to understand and be aware of their own emotions and have the ability to control stress can have good relationships with colleagues, which leads to increased satisfaction and performance in the workplace (Kafetsios & Zampetakis, 2008).

**Table 3. Comparative analysis of studies that focus on the relationships established among emotional intelligence, occupational stress, and job performance**

Author/-s (Year)	Particularities
Ismail et al. (2009)	<ul style="list-style-type: none"> <li>- analyze the education sector;</li> <li>- use the physiological stress scale developed by Seaward (2005), 5 items adapted from the job performance literature and 11 items adapted from the emotional intelligence literature;</li> <li>- when employees use their emotions properly, they can cope with stress and increase their job performance;</li> <li>- demonstrate that emotional intelligence has a positive impact on occupational stress and job performance.</li> </ul>
Wu (2011)	<ul style="list-style-type: none"> <li>- analyze the finance sector;</li> <li>- use the stress questionnaire developed by Parker and DeCotiis (1983), the Emotional Intelligence Test developed by Schutte et al. (1998) and the job performance questionnaire developed by Dubinsky and Mattson (1979);</li> <li>- prove that occupational stress has a negative influence on job performance, while emotional intelligence has a positive impact on it;</li> <li>- highlight that emotional intelligence moderates the relationship between occupational stress and job performance.</li> </ul>

Yozgat, Yurtkoru, and Bilginoglu (2013)	<ul style="list-style-type: none"><li>- analyze the public sector;</li><li>- use the job stress questionnaire developed by Parker and DeCotiis (1983), Emotional Intelligence Test developed by Schutte et al. (1998) and job performance scale developed by Dubinsky and Mattson (1979);</li><li>- emphasize that emotional intelligence moderates the relationship between occupational stress and job performance.</li></ul>
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Gillespie, Walsh, Winefield, Dua, and Stough (2001) argue that occupational stress, emotional intelligence, and work performance are distinct but strongly interdependent constructs. For example, the ability of employees to properly manage their own emotions as well as those of others increases their ability to cope with stress and consequently, lead to high job performance. Furthermore, the best performers from the organization are those who have a high level of emotional intelligence, contribute to the decision-making process, and cope easily with the occupational stress they are experiencing.

**Research design**

Based on the aforementioned studies, it can be assumed that emotional intelligence, occupational stress and job performance act as the Holy Grail of the modern organization and they are also inter-related. Thus, the purpose of the study is to analyze the relationships established among emotional intelligence, occupational stress and job performance in the Romanian banking system.

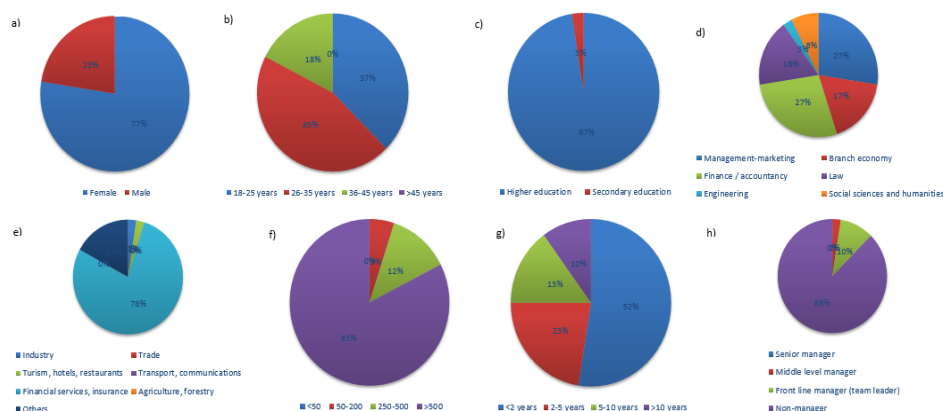
In order to achieve this goal, the following objectives are considered: (i) analyzing the specialized literature regarding the concepts of emotional intelligence, occupational stress, and job performance; (ii) measuring the level of emotional intelligence of the employees from the administration department of ING Bank Romania; (iii) analyzing the relationship between employees’ emotional intelligence and job stress; (iv) analyzing the relationship between occupational stress and employees’ performance; and (v) analyzing the relationship between emotional intelligence and job performance.

Within this framework, a case study strategy is employed due to the fact that the research focuses on investigating a phenomenon which is frequently encountered in the real context of today’s organizations (Järvensivu & Törnroos, 2010; Yin, 2014). Furthermore, a single-case study analysis is used since: (i) the purpose is exploratory (Antai & Olson, 2013), and (ii) the research aims to highlight what is possible rather than what is common (Mook, 1983).

Due to the fact that “single cases can enable the creation of more complicated theories than multiple cases because single-case researchers can fit their theory exactly to the many details of a particular case” (Eisenhardt & Graebner, 2007, p.30), a case-study with a single unit of analysis is employed. The selected unit of analysis is represented by ING Bank Romania which is a part of the ING Group. As a universal bank, ING Bank Romania offers a complete range of products and services to all categories of clients: individuals, small and medium-sized companies, big corporations and financial institutions.

The research population is represented by the 55 employees of the administration department of a business unit of ING Bank Romania, Bucharest. Since the volume of the

investigated population is reduced, the research sample is identical to the research population. As a consequence, the research was conducted between 9-22 April 2019 and respondents' distribution based on their socio-demographic characteristics (age, sex, level of education, the activity field of the organization, the position occupied, seniority in the organization) are presented in Figure 1.



**Figure 1. Socio-demographic characteristics of the research population**

The approach is quantitative, and data are collected using a survey based on the questionnaire. The use of this method allows the objectives to be reached, the necessary information is obtained by applying a questionnaire on a significant sample of subjects. The use of this method allows the efficient collection of data, given employees' profile.

The questionnaire is organized around four sections: emotional intelligence, job performance, occupational stress, and respondents' socio-demographic characteristics. Thus, in order to measure employees' emotional intelligence, the TEIQue model of Petrides (2009) is used. According to this, 30 items based on a 5-point Likert scale are distributed among the following dimensions: welfare (6 items), self-control (6 items), emotionality (8 items), sociability (6 items), self-motivation (2 items) and adaptability (2 items).

In order to measure the variable job performance, the model developed by Koopmans (2014) is used. Thus, 18 items based on a 5-point Likert scale are distributed as follows: task/work performance (5 items), contextual performance (8 items), and counterproductive behavior (5 items).

Occupational stress is measured based on the model developed by Karasek et al. (1998). According to this, 24 items based on a 5-point Likert scale are distributed among the following dimensions: pressure (4 items), faced changes (4 items), incurred frustrations (4 items), relationships (4 items), verbal/moral violence (4 items) and general work climate (4 items). Data are processed using SmartPLS. Structural modeling equations are applied due to the fact that they describe a versatile technique that allows the analysis of causal relationship (Hajli, Shanmugan, Powell, & Love, 2015; Marcoulides, Chin, & Saunders, 2009). Last but not least, techniques such as systematization, graphic representation, and tabulation have been applied.

## Main results

### *Model's validity and reliability*

The measurement model is evaluated according to four aspects: composite reliability, internal consistency, convergent validity (Table 4) and discriminatory validity (Table 5). As it can be observed, the model is valid and reliable since (i) the value of the Alfa Cronbach coefficients are higher than 0.6 (Hair, Black, Babin, Anderson, & Tatham, 2009); (ii) the values of Composite Reliability are higher than 0.7 (Nunnally, 1978); and (iii) the average variance extracted (AVE) for each latent variable is higher than 0.4 (Fornell & Larcker, 1981).

**Table 4. Construct validity and reliability**

	<b>Alpha Cronbach</b>	<b>Composite Reliability</b>	<b>Average Variation Extracted (AVE)</b>
Emotional Intelligence	0.857	0.892	0.580
Job performance	0.674	0.858	0.752
Occupational stress	0.687	0.748	0.421

The discriminatory validity is evaluated on the basis of two criteria: (1) the square root of the average variation extracted for each latent variable must overcome the correlation between all other latent variables, (2) the items must rely on the latent variables that intend to measure them (Ghin, Marcolin, & Newsted, 2003). According to data presented in Table 5, the model is valid considering that the values on the diagonal are higher than those on the lines and columns.

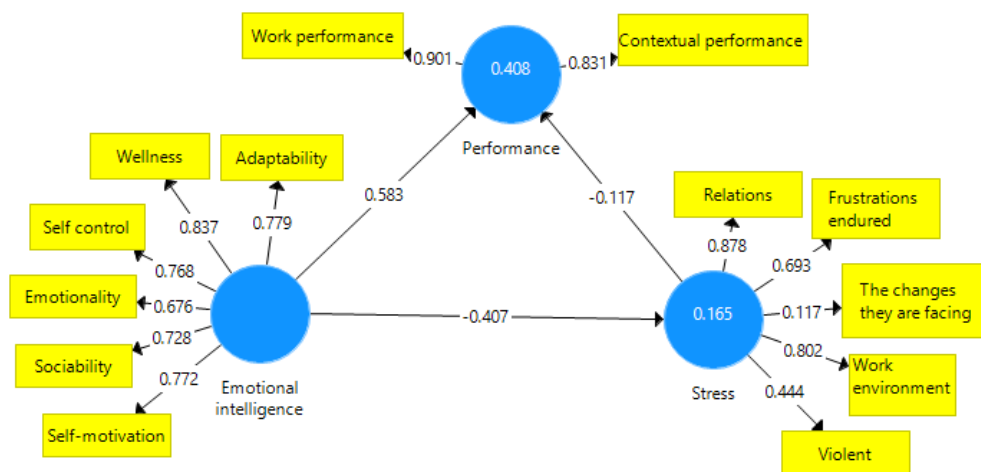
**Table 5. Discriminant validity**

	<b>Emotional Intelligence</b>	<b>Job performance</b>	<b>Occupational stress</b>
Emotional Intelligence	0.762		
Job performance	0.630	0.867	
Occupational stress	-0.407	-0.354	0.649

### *The relationships established among the variables*

As it can be observed from Figure 2, 16.50% of the occupational stress variation is determined by the variation of emotional intelligence, while 40.08% of job performance variation is caused by the variations that occur on emotional intelligence and occupational stress.





**Figure 2. Variables variation**

According to Table 6, strong relationships are established among emotional intelligence, occupational stress and job performance. Thus:

- there is a significant relationship between emotional intelligence and occupational stress ( $t = 2,433$ ;  $p = 0,015$ );
- there is a positive relationship between emotional intelligence and job performance ( $t = 4,590$ ;  $p = 0,000$ );
- the relationship between occupational stress and job performance is not statistically significant ( $t = 0,545$ ;  $p = 0,586$ ).

**Table 6. Testing the hypotheses**

	Standard deviation	t statistic	p value	Valid?
H1: Emotional intelligence -> Occupational stress	0.167	2.433	0.015	YES
H2: Emotional intelligence -> Job performance	0.127	4.590	0.000	YES
H3: Occupational stress -> Job performance	0.214	0.545	0.586	NO

In other words, the first two hypotheses are validated since there is a significant relationship between (i) emotional intelligence and occupational stress; and (ii) intelligence and job performance.

## Conclusions

This study proves that emotional intelligence has a positive impact on reducing occupational stress and increasing employees' performance, in the Romanian banking system. Therefore, the research objectives were achieved, namely: (i) analyzing the specialized literature regarding the concepts of emotional intelligence, occupational stress, and job performance; (ii) measuring the level of emotional intelligence of the employees from the administration department of ING Bank Romania; (iii) analyzing the relationship between employees' emotional intelligence and job stress; (iv) analyzing the relationship between occupational stress and employees' performance; and (v)

analyzing the relationship between emotional intelligence and job performance. Furthermore, two out of three hypotheses have been validated, proving that in the Romanian banking institutions: (i) there is a negative relationship between employees' emotional intelligence and the occupational stress; and (ii) there is a positive relationship between emotional intelligence and job performance.

The results obtained have both theoretical and practical implications. At the theoretical level, it extends the research from the human resources management area by providing a case study on the relationships established among emotional intelligence, occupational stress, and job performance, in the Romanian banking system. On the other hand, the research results are in line with Darvish and Nasrollahi (2011) who argue that emotional intelligence diminishes the level of occupational stress. They also support the assumptions made by Choerudin (2016) and Rezvani et al. (2018) who claim that employees' performance is strongly influenced by emotional intelligence. Despite the fact that the results are in line with most of the previous studies (Ismail et al., 2009; Yozgat et al., 2013; Wu, 2011) which analyze the same variables, it shows that the impact of emotional intelligence on occupational stress and job performance differs from one sector to another.

Furthermore, the current research contradicts the studies developed by Hon and Chan (2013), Irawanto et al. (2015) and Kalyar et al. (2019) by proving that, in the Romanian banking system, the relationship established between occupational stress and job performance is not statistically significant.

At the practical level, these results can be used by managers in order to assess the employees' emotional intelligence and to identify the problems from the workplace and to improve the organizational climate. In addition, managers should encourage employees' participation in mentoring activities and provide training programs that could increase employees' emotional intelligence.

Although this research provides valuable insights, its results are limited by (i) the small number of units that have been analyzed; and (ii) employees' socio-demographic profile. Starting from these, further research directions can be identified, namely: (i) testing the model in a representative sample of Romanian financial institutions; and (ii) employing a comparative analysis among various industries.

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